WORK-RELATED INJURIES AND ILLNESSES: SMALL EMPLOYERS 1977 - 1985

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HIGHLIGHTS

WCB ACCOUNTS AND ESTIMATED MAN-YEARS WORKED

- Since 1977, small employers have represented approximately 96% of all Workers' Compensation Board (WCB) accounts and around 35% of all estimated man-years worked. (Table 1)

- In 1985, the number of small employer accounts increased for the first time since 1981; the number of accounts increased by 2,068 (2.9%) over the number recorded in 1984. However, their proportion of total WCB accounts has remained stable at 96%. (Table 1)

- Of all small employers, those with 10-19 workers showed the largest percent increases from 1984 to 1985, in both man-years worked and number of WCB accounts (7% for both). (Table 2)

LOST-TIME CLAIMS

- Since 1983, small employers' share of the total lost-time claims has remained around 43%. (Table 3)

- The number of lost-time claims for small employers increased by 1,668 (9.6%) from 1984 to 1985. (Table 3)

- Although all size categories of small employers showed increases in the number of lost-time claims in 1985 compared to 1984, employers with 20-39 workers showed the largest increase - 544 claims (13.8%). (Table 4)

- Very small employers (0-2 workers) account for only 5.9% of the total man-years, but 10.0% of the total lost-time claims. Conversely, very large employers (600+ workers) account for 24.3% of total man-years, but only 16.3% of the total lost-time claims. (Table 5)

LOST-TIME CLAIM RATES

- Since 1979 the lost-time claim rates of small employers have been higher than both the lost-time claim rates of large employers and the provincial average. (Table 6 and Figure 1)

- From 1983 to 1985, the lost-time claim rate of small employers increased 10.6%, from 6.6 claims per 100 man-years to 7.3. This contrasts with the previous period (1981-83) in which the rate for small employers showed an overall decrease of 19.5%. (Table 6)

- A parallel trend occurred in large employers' lost-time claim rates. From 1983 to 1985 the claim rate increased 12.5%, from 4.8 claims per 100 man-years to 5.4. During the previous two year period (1981-83) the rate decreased almost 30%. (Table 6)

INDUSTRY

- Compared to large employers, small employers were more likely to be in the construction, transportation, agriculture or forestry industries and less likely to be in mining, manufacturing or service industries. (Table 7)

- The proportion of small employers in construction has fallen from over 30% in 1981 to about 23% in 1985. On the other hand, the proportion in service industries increased during the same period from 21% to over 25%. The proportion in forestry (although the numbers are relatively small) increased from 0.8% to 1.3%. (Table 8)

- Small employer claim rates exceeded the provincial average in all industries except trade and service in 1985. (Table 9).

- Small employer claim rates increased from 1984 to 1985 in all industries except forestry and construction. (Table 9)

- The highest lost-time claim rate of small employers in 1985 was in forestry with a rate of 22.3 claims per 100 man-years. However, this figure represented a substantial drop from 27.9 in 1984, and was the first decrease since 1981. (Table 9)

- In 1985 (as in previous years), the lost-time claim rate of small employers was higher than the rates of large employers in five major industry groupings (forestry, mines/quarries/oil, manufacturing, construction and transportation). Large employers had higher claim rates in trade and service. (Table 10)

FATALITIES

- Small employers accounted for 221 (49.0%) fatalities investigated by the Occupational Health and Safety Division from 1977 to 1985. (Tables 11, 12)

- Approximately two-thirds of small employer fatalities occurred in three industries: construction (73 fatalities); transportation/communication/utilities (34 fatalities); and mines/quarries/oil (34 fatalities). (Table 11)

- Very small employers (0-2 workers) proportionally account for twice as many fatalities as their man-years would indicate. These employers only account for 6% of the total man-years but 13% of the total fatalities. Conversely, the largest employers (600+ workers) account for 24% of total man-years and just over 13% of the fatalities. (Table 12)

SALES & EMPLOYMENT - SMALL BUSINESS

Economic and employment data (for the most recent year available) have been included in this report to show the substantial impact of small business on the Alberta economy. Small business is defined by the Federal Department of Industry, Trade and Commerce as having sales of less than $2 million. A substantial proportion of Albertans work in small businesses and these businesses account for a large proportion of the provincial Gross Domestic Production (the total value of all goods and services produced in the province). Since this data comes from a number of different sources, totals for employment may not agree with WCB data.

ALBERTA

- Over the period 1981 to 1983, approximately one-quarter of small businesses were in commercial, business and personal services. A further 23% were in the construction industry. (Table 13)

- Compared with 1981, the number of small businesses in construction was down more than 10% in 1983. (Table 13)

- Approximately 470,000 Albertans work in small business. This represents approximately 42% of the current labour force of 1.1 million workers. Source: Economic Development

- There are approximately 120,000 small businesses in Alberta. Source: Alberta Tourism & Small Business*.

- The number of new active small businesses in 1985 in Alberta is 26,116. (Note: this includes both new business incorporations and new partnership and proprietorship registrations.) Source: Economic Development

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* Based on an estimated formula. Differs from the 85,324 figure below of Statistics Canada because it includes self-employed workers who have no employees.

- Small business accounted for over $16 billion in sales in 1981, up from $15 billion in 1980. Source: Statistics Canada. However, the number of small businesses decreased from 87,095 in 1980 to 85,324** in 1983 (the most recent year for which figures are available).

CANADA

- Small business accounts for 80% of all innovations made by the business community. Source: Economic Council of Canada.

- Small business accounts for 30% of the total business Gross National Product (GNP). Source: Small Business Secretariat.

- Almost three-quarters of service sector employees and two-fifths of all trade sector employees work in small business. Source: Small Business Secretariat.

** Excludes self-employed with no employees. Only based on businesses submitting tax returns and who have employees.

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TABLE 1

NUMBER AND PERCENT DISTRIBUTION OF WCB ACCOUNTS
AND ESTIMATED MAN-YEARS WORKED
BY ALBERTA SMALL EMPLOYERS, 1977-85

	WCB Accounts			Man-Years Worked		
	Small Employers #	%	Total-All Employers #	Small Employers #	%	Total-All Employers #
1977	60,303	96.4	62,570	243,740	40.5	602,310
1978	69,802	96.6	72,239	264,704	40.6	651,245
1979	70,471	96.4	73,100	248,313	37.6	660,901
1980	71,968	96.2	74,839	256,805	35.5	722,771
1981	78,352	96.2	81,443	275,718	35.1	784,964
1982	73,089	96.2	75,967	259,022	33.5	772,069
1983	72,127	96.5	74,760	252,976	35.0	722,230
1984	70,434	96.4	73,098	248,869	35.5	701,626
1985	72,502	96.2	75,369	260,862	35.3	739,246

Notes:

1. Small employer is defined as one with 0-39 workers (i.e., man-years).

2. Total number of WCB accounts excludes self-insured (deposit) and personal coverage accounts.

SOURCE: OHSD Report WHOH6102, 1977-85. Total number of WCB accounts includes all accounts open at any time in a specific year. Man-years worked are estimated from wage and payroll data submitted by the employer to the WCB.

TABLE 2

NUMBER OF WCB ACCOUNTS AND ESTIMATED
MAN-YEARS BY EMPLOYER SIZE,
1984 - 1985

SIZE CATEGORY		1984		1985	
Small Employers		#	%	#	%
0 - 2 workers	Accounts	47,254	64.6	48,004	63.7
	Man-Years	42,765	6.1	43,049	5.8
3 - 9 workers	Accounts	16,275	22.3	17,153	22.8
	Man-Years	79,340	11.3	83,481	11.3
10 - 19 workers	Accounts	4,481	6.1	4,794	6.4
	Man-Years	60,542	8.6	64,877	8.8
20 - 39 workers	Accounts	2,424	3.3	2,551	3.4
	Man-Years	66,222	9.4	69,095	9.3
Sub-Total	Accounts	70,434	96.4	72,502	96.2
	Man-Years	248,869	35.5	260,862	35.3
Large Employers					
40 - 99 workers	Accounts	1,721	2.4	1,844	2.4
	Man-Years	106,458	15.2	113,300	15.3
100 - 249 workers	Accounts	618	0.8	679	0.9
	Man-Years	92,491	13.2	100,339	13.6
250 - 599 workers	Accounts	200	0.3	213	0.3
	Man-Years	73,892	10.5	78,449	10.6
600+ workers	Accounts	125	0.2	131	0.2
	Man-Years	179,916	25.6	186,356	25.2
Sub-Total	Accounts	2,664	3.6	2,867	3.8
	Man-Years	452,757	64.5	478,444	64.7
GRAND TOTAL	Accounts	73,098	100.0	75,369	100.0
	Man-Years	701,626	100.0	739,246	100.0

Note:
1. Total number of WCB accounts excludes self-insured (deposit) and personal coverage accounts.

SOURCE: Occupational Health & Safety Division Report WHOH6102, 1984-85. Man-years worked are estimated from wage and payroll data submitted by the employer to the WCB.

TABLE 3

NUMBER OF LOST-TIME CLAIMS BY EMPLOYER SIZE,
1977 - 1985

	SMALL EMPLOYERS		LARGE EMPLOYERS	
	#	% of Total Employers	#	% of Total Employers
1977	16,870	40.0	25,295	60.0
1978	18,739	41.3	26,612	58.6
1979	20,686	40.6	30,296	59.4
1980	22,036	40.4	32,468	59.6
1981	21,202	39.5	32,494	60.5
1982	18,728	40.4	27,561	59.5
1983	16,674	42.8	22,357	57.2
1984	17,442	43.8	22,413	56.2
1985	19,110	42.6	25,705	57.4
TOTAL	171,487		245,201	

Notes:

1. Small employer is defined as one with 0-39 workers (i.e. man-years).

2. Large employer is defined as one with 40 or more workers (i.e. man-years).

3. Lost-time claims include those claims where the worker was compensated for lost wages because the injury resulted in absence from work beyond the day of the accident.

SOURCE: Occupational Health and Safety Division Report WHOH6102, 1977 - 1985.

TABLE 4

NUMBER AND PERCENT DISTRIBUTION OF LOST-TIME CLAIMS BY EMPLOYER SIZE CATEGORY, 1984 - 1985

SIZE CATEGORY	1984 #	1984 %	1985 #	1985 %
Small Employers				
0 - 2 workers	5,171	13.0	5,409	12.1
3 - 9 workers	4,654	11.7	5,153	11.5
10 - 19 workers	3,664	9.2	4,051	9.0
20 - 39 workers	3,953	9.9	4,497	10.0
Sub-Total	17,442	43.8	19,110	42.6
Large Employers				
40 - 99 workers	6,195	15.5	7,446	16.6
100 - 249 workers	5,871	14.7	6,428	14.3
250 - 599 workers	3,041	7.6	3,952	8.8
600 + workers	7,306	18.3	7,879	17.6
Sub-Total	22,413	56.2	25,705	57.4
GRAND TOTAL	39,855	100.0	44,815	100.0

Note:

1. Lost-time claims include those claims where the worker was compensated for lost wages because the injury resulted in absence from work beyond the day of the accident.

SOURCE: Occupational Health and Safety Division Report WHOH6102, 1984-85. Man-years worked are estimated from wage and payroll data submitted by employers to the Workers' Compensation Board.

TABLE 5

AVERAGE PERCENTAGE DISTRIBUTION OF LOST-TIME CLAIMS IN ALBERTA BY EMPLOYER SIZE, 1977-85

Size Category	% of Lost-Time Claims	% of Total Man-Years
Small		
0 - 2 workers	10.0	5.9
3 - 9 workers	11.1	11.7
10 - 19 workers	9.3	8.9
20 - 39 workers	10.8	9.9
Sub-Total	41.2	36.4
Large		
40 - 99 workers	17.1	15.0
100 - 249 workers	15.5	13.4
250 - 599 workers	9.9	10.9
600 + workers	16.3	24.3
Sub-Total	58.8	63.6
TOTAL	100.0	100.0

Notes:

1. Lost-time claims include those claims where the worker was compensated for lost wages because the injury resulted in absence from work beyond the day of the accident.
2. Excludes employers with deposit and personal coverage accounts.

SOURCE: Occupational Health and Safety Division Report WHOH6102, 1977-85. Man-years worked are estimated from wage and payroll data submitted by the employer to the WCB.

TABLE 6

LOST-TIME CLAIM RATES OF SMALL AND LARGE EMPLOYERS
IN ALBERTA, 1977 - 85

Claims/100 Man-Years

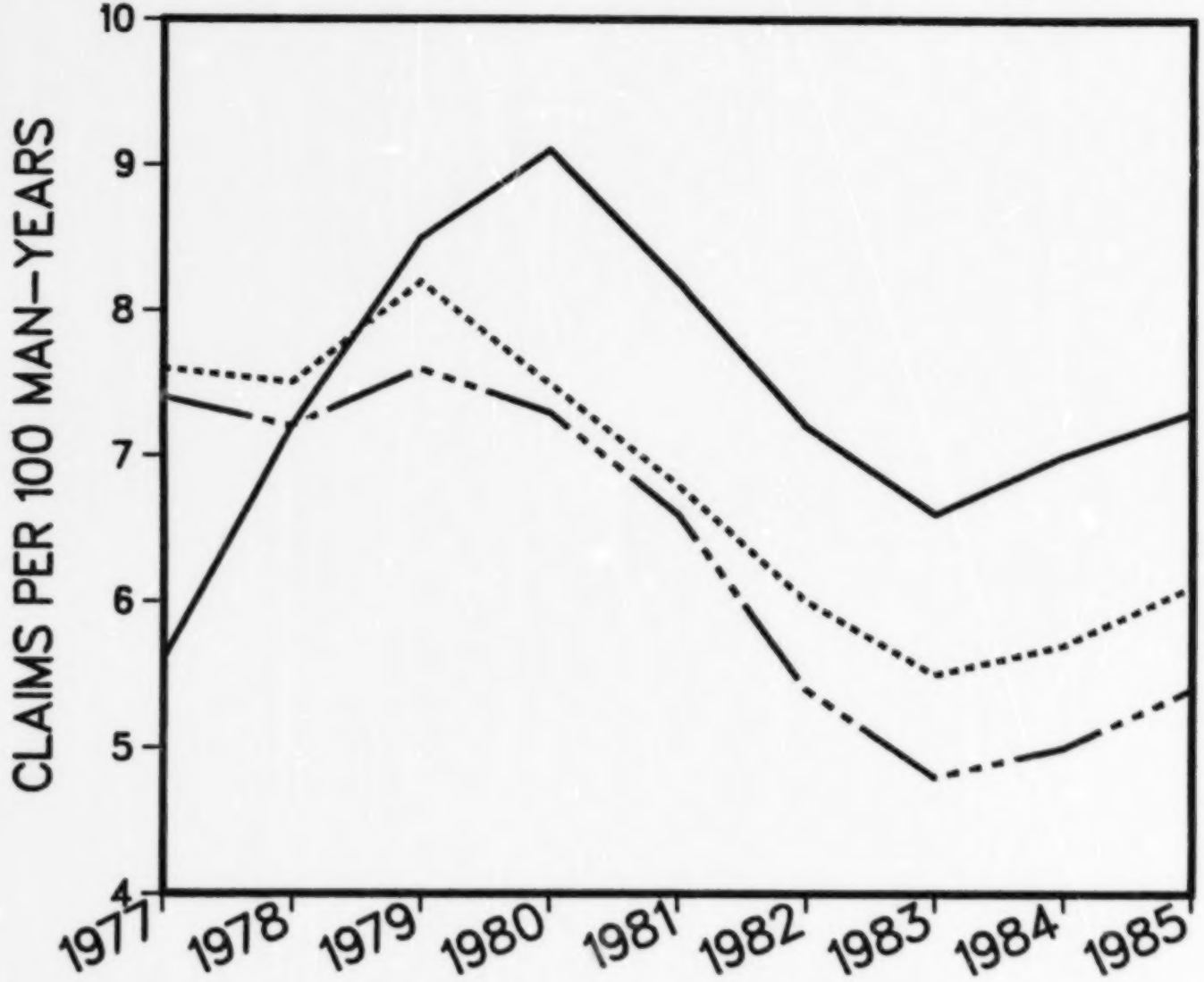
	Small	Large	Provincial Average
1977	5.6	7.4	7.6
1978	7.2	7.2	7.5
1979	8.5	7.6	8.2
1980	9.1	7.3	7.5
1981	8.2	6.6	6.8
1982	7.2	5.4	6.0
1983	6.6	4.8	5.5
1984	7.0	5.0	5.7
1985	7.3	5.4	6.1
		% Change	
1977-81	+46.4	-10.8	-7.9
1981-82	-12.2	-18.2	-14.3
1982-83	-8.3	-11.1	-10.0
1983-84	+6.1	+4.2	+5.6
1984-85	+4.3	+8.0	+7.0

NOTES:

1. Small employer is defined as one with 0 - 39 workers (i.e., man-years).
2. Large employer is defined as one with 40 or more workers (i.e., man-years).
3. Lost-time claims include those claims where the worker was compensated for lost wages because the injury resulted in absence from work beyond the day of the accident.
4. Excludes employers with deposit and personal coverage accounts.
5. The lost-time rates for small employers should be regarded as a rough estimate of the rate. In each year, approximately 75%-80% of employers with accounts at the WCB return their actual assessable payroll by the time the claim rate report is prepared. Large employers have a higher rate of returned forms than do small employers. Hence our estimates of the number of man-years in the small employer category may be an underestimate and thus inflate the claim rate for small employers.

Source: OHSD Report WHOH6102, 1977-85. Man-years worked are estimated from wage and payroll data submitted by the employer to the WCB.

FIGURE 1:ESTIMATED LOST-TIME CLAIM RATES BY SIZE OF EMPLOYER: ALBERTA, 1977-85



SOURCE:OHSD REPORT WHOH6102,1977-85

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TABLE 7

AVERAGE PERCENT DISTRIBUTION OF EMPLOYER WCB ACCOUNTS IN ALBERTA BY INDUSTRY, 1978-85

Industry	% of Small Employer Accounts	% of Large Employer Accounts
Agriculture	2.4	0.4
Forestry	1.0	0.1
Mines/Quarries/Oil	3.0	9.3
Manufacturing	7.3	17.3
Construction	28.4	12.6
Transport/Commun./ Util.	14.4	6.3
Trade	20.7	19.9
Service	22.0	30.1
Public Admin.	0.5	3.4
Finance	0.1	0.3
Other	0.2	-
TOTAL	100.0	100.0

Notes:

1. Small employer is defined as one with 0-39 workers (i.e., man-years).
   Large employer is defined as one with 40 or more workers (i.e., man-years).

2. Total number of WCB accounts excludes self-insured (deposit) and personal coverage accounts.

SOURCE: OHSD Report WHOH6102, 1978-85. Total number of WCB accounts includes all accounts open at any time in a specific year.

TABLE 8

NUMBER OF SMALL EMPLOYER ACCOUNTS BY INDUSTRY
(1981 - 1985)

INDUSTRY	1981 #	1981 %	1982 #	1982 %	1983 #	1983 %	1984 #	1984 %	1985 #	1985 %	AVERAGE % 1981-85	% Change 1981-1985
Agriculture	1,775	2.3	1,872	2.5	1,958	2.7	1,894	2.7	1,988	2.7	2.6	+17.4
Forestry	613	0.8	633	0.9	790	1.1	854	1.2	907	1.3	1.1	+37.5
Mines, Quarries Oil	2,266	2.9	2,218	3.0	2,295	3.2	2,285	3.2	2,409	3.3	3.1	+13.8
Manufacturing	5,343	6.8	5,506	7.5	5,486	7.6	5,330	7.6	5,533	7.6	7.4	+11.8
Construction	24,248	30.9	19,697	27.0	18,033	25.0	16,909	24.0	16,390	22.6	25.9	-26.9
Transport., Comm., Util.	11,874	15.2	10,372	14.2	10,415	14.4	10,116	14.4	10,947	15.1	14.7	- 0.7
Trade	15,234	19.4	15,341	21.1	15,473	21.5	15,271	21.7	15,608	21.5	21.0	+10.8
Service	16,412	20.9	16,787	23.0	17,117	23.7	17,226	24.5	18,238	25.2	23.5	+20.6
Public Admin.	361	0.5	363	0.5	356	0.5	347	0.5	358	0.5	0.5	-
Other	122	0.2	93	0.1	91	0.1	91	0.1	23	-	-	-
Finance	99	0.1	110	0.2	110	0.2	106	0.2	98	0.1	0.2	-
TOTAL	78,347	100.0	72,992	100.0	72,124	100.0	70,429	100.0	72,499	100.0		

Notes:

1. Small employer is defined as one with 0-39 workers (i.e., man-years).

2. Total number of WCB accounts excludes self-insured (deposit) and personal coverage accounts.

SOURCE: Occupational Health and Safety Report WHOH6102, 1981-1985.

TABLE 9

LOST-TIME CLAIM RATES FOR SMALL EMPLOYERS BY INDUSTRY, 1981 - 1985

LOST-TIME CLAIMS/100 MAN-YEARS

	1981		1982		1983	
INDUSTRY	SMALL	PROV. AVERAGE	SMALL	PROV. AVERAGE	SMALL	PROV. AVERAGE
Forestry	23.3	14.0	23.6	14.6	26.8	18.9
Mines, Quarries, Oil	8.5	4.6	9.2	3.9	7.9	3.9
Manufacturing	11.8	11.5	9.5	9.5	9.0	8.6
Construction	12.8	11.6	13.0	11.8	11.9	10.8
Transportation	10.0	9.9	9.8	7.8	9.5	6.0
Trade	4.3	4.4	3.7	4.0	3.4	3.7
Service	3.1	3.2	3.0	2.9	2.7	2.8

TABLE 9, cont'd

LOST-TIME CLAIM RATES FOR SMALL EMPLOYERS BY INDUSTRY, 1981 - 1985

LOST-TIME CLAIMS/100 MAN-YEARS

	1984		1985		% CHANGE	
INDUSTRY	SMALL	PROV. AVERAGE	SMALL	PROV. AVERAGE	SMALL 1983-84	SMALL 1984-85
Forestry	27.9	20.7	22.3	18.7	+ 4.1	-20.1
Mines, Quarries, Oil	9.0	4.6	9.8	5.0	+13.9	+ 8.9
Manufacturing	9.4	8.7	10.1	9.3	+ 4.4	+ 7.4
Construction	12.5	10.9	12.4	11.5	+ 5.0	- 0.8
Transportation	10.9	7.8	11.4	9.4	+14.7	+ 4.6
Trade	3.8	4.0	3.9	4.3	+11.8	+ 2.6
Service	2.9	3.1	3.2	3.3	+ 7.4	+10.3

Notes:
1. Small employer is defined as one with 0 - 39 workers (i.e., man-years).
2. Large employer is defined as one with 40 or more workers (i.e., man-years).
3. Lost-time claims include those claims where the worker was compensated for lost wages because the injury resulted in absence from work beyond the day of the accident.
4. Excludes employers with deposit and personal coverage accounts.
5. Excludes agriculture, communications and utilities, finance, insurance and real estate, public administration and undefined industries.
6. The lost-time rates for small employers should be regarded as a rough estimate of the rate. In each year, approximately 75%-80% of employers with accounts at the WCB return their actual assessable payroll by the time the claim rate report is prepared. Large employers have a higher rate of returned forms than do small employers. Hence our estimates of the number of man-years in the small employer category may be an underestimate and thus inflate the claim rate for small employers.

Source: OHSD Report WHOH6102, 1981-85. Man-years worked are estimated from wage and payroll data submitted to the WCB.

TABLE 10

LOST-TIME CLAIM RATES FOR SMALL AND LARGE EMPLOYERS
BY INDUSTRY, 1983 - 1985
LOST-TIME CLAIMS PER 100 MAN-YEARS

Industry	1983			1984			1985		
	Small	Large	Prov. Avg.	Small	Large	Prov. Avg.	Small	Large	Prov. Avg.
Forestry	26.8	1.8	18.9	27.9	1.8	20.7	22.3	6.6	18.7
Mines/Quarries/ Oil	7.9	3.2	3.9	9.0	3.8	4.6	9.8	4.2	5.0
Manufacturing	9.0	8.4	8.6	9.4	8.5	8.7	10.1	8.7	9.3
Construction	11.9	9.4	10.8	12.5	8.5	10.9	12.4	10.0	11.5
Transportation	9.5	5.5	6.0	10.9	6.5	7.8	11.4	8.2	9.4
Trade	3.4	4.0	3.7	3.8	4.3	4.0	3.9	4.7	4.3
Service	2.7	2.9	2.8	2.9	3.2	3.1	3.2	3.5	3.3

Notes:

1. Small employer is defined as one with 0 - 39 workers (i.e., man-years).
2. Large employer is defined as one with 40 or more workers (i.e., man-years).
3. Lost-time claims include those claims where the worker was compensated for lost wages because the injury resulted in absence from work beyond the day of the accident.
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Source: OHSD Report WHOH6102, 1983-85. Man-years worked are estimated from wage and payroll data submitted to the WCB.

TABLE 11

FATALITIES INVESTIGATED BY THE
OCCUPATIONAL HEALTH AND SAFETY DIVISION:
SMALL EMPLOYERS BY INDUSTRY, 1977-1985

Industry	Number of Fatalities 1977-1979	1980-1985	Total	%
Agriculture	2	0	2	0.9
Forestry	4	15	19	8.6
Mines, Quarries, Oil	13	21	34	15.4
Manufacturing	9	14	23	10.4
Construction	22	51	73	33.0
Transportation, Communication and Utilities	12	22	34	15.4
Trade	6	10	16	7.2
Service	5	13	18	8.1
Public Administration	1	0	1	0.5
Unknown	1	-	1	0.5
TOTAL	75	146	221	100.0

*Size categories could not be determined for 46 fatalities (includes both large and small employers) because the employer had no account with the WCB, the WCB account was closed or no record of the employer size could be located.

Sources: 1. Occupational Health & Safety Division Fatality Investigation Data Base, 1977-1985.

2. Occupational Health & Safety Division microfiche for data from 1977-79.

TABLE 12

FATALITIES INVESTIGATED BY THE OCCUPATIONAL HEALTH AND SAFETY DIVISION BY EMPLOYER SIZE, ALBERTA 1977-85

Size Category of Employer	#	%	% of Total Man-Years
Small			
0 - 2 workers	60	13.3	5.8
3 - 9 workers	56	12.4	11.7
10 - 19 workers	45	10.0	8.9
20 - 39 workers	60	13.3	9.9
Sub-Total	221	49.0	36.3
Large			
40 - 99 workers	74	16.4	15.0
100 - 249 workers	47	10.4	13.4
250 - 599 workers	49	10.8	10.9
600+ workers	61	13.4	24.3
Sub-Total	231	51.0	63.6
TOTAL	452*	100.0	100.0

*Size categories could not be determined for 46 fatalities (includes both large and small employers) because the employer had no account with the WCB, the WCB account was closed or no record of the employer size could be located.

SOURCES: 1. Occupational Health & Safety Division Fatality Investigation Data Base, 1977-85.

2. Occupational Health & Safety Division microfiche for data from 1977-79.

TABLE 13

DISTRIBUTION OF THE NUMBER OF SMALL BUSINESSES IN ALBERTA BY SELECTED INDUSTRY, 1981-1983

Industry	1981	1982	1983
Forestry	394	322	518
Mining	2,495	2,517	2,520
Manufacturing	3,054	3,062	3,169
Construction Industry	22,034	20,853	19,791
Transportation and Communication	12,216	12,061	11,301
Wholesale Trade	4,935	4,965	4,934
Retail Trade	16,544	16,149	16,369
Insurance and Real Estate	6,037	6,181	6,012
Commercial, Business and Personal Services	18,747	20,987	20,710
TOTAL	86,461	87,095	85,324
SALES	$16.3 billion	- *	- *

* not available

Notes:

1. Includes both incorporated and unincorporated businesses. Excludes unclassified firms.

2. Differs from table 8 for several reasons. Statistics Canada defines small businesses by sales category (less than $2 million in sales) whereas table 8 defines small employers by number of workers. Total in this table is higher because it includes businesses which may not have a WCB account.

Source: Small Business Statistics, Statistics Canada.

APPENDICES

APPENDIX A

NUMBER OF WCB ACCOUNTS & MAN-YEARS BY EMPLOYER SIZE, 1981 - 1985

SIZE CATEGORY		1981	%	1982	%	1983	%
Small							
0 - 2	Accounts	52,601	64.6	49,068	64.6	48,573	65.0
	Man-Years	42,448	5.4	43,520	5.6	43,294	6.0
3 - 9	Accounts	17,890	22.0	16,739	22.0	16,536	22.1
	Man-Years	88,225	11.2	81,870	10.6	80,452	11.1
10 - 19	Accounts	5,068	6.2	4,760	6.3	4,541	6.1
	Man-Years	68,218	8.7	64,378	8.3	61,230	8.5
20 - 39	Accounts	2,793	3.4	2,522	3.3	2,477	3.3
	Man-Years	76,827	9.8	69,254	9.0	68,000	9.4
SUB-TOTAL	Accounts	78,352	96.2	73,089	96.2	72,127	96.5
	Man-Years	275,718	35.1	259,022	33.5	252,976	35.0
Large							
40 - 99	Accounts	1,964	2.4	1,826	2.4	1,667	2.2
	Man-Years	119,884	15.3	111,527	14.4	102,227	14.2
100-249	Accounts	756	0.9	693	0.9	628	0.8
	Man-Years	113,021	14.4	103,131	13.4	92,164	12.8
250-599	Accounts	241	0.3	218	0.3	207	0.3
	Man-Years	90,046	11.5	80,579	10.4	77,035	10.7
600+	Accounts	130	0.2	141	0.2	131	0.2
	Man-Years	186,295	23.7	217,810	28.2	197,828	27.4
SUB-TOTAL	Accounts	3,091	3.8	2,878	3.8	2,633	3.5
	Man-Years	509,246	64.9	513,047	66.4	469,254	65.0
TOTAL	Accounts	81,443	100.0	75,967	100.0	74,760	100.0
	Man-Years	784,964	100.0	772,069	100.0	722,230	100.0

APPENDIX A, cont'd

NUMBER OF WCB ACCOUNTS & MAN-YEARS
BY EMPLOYER SIZE, 1981 - 1985

SIZE CATEGORY		1984	%	1985	%	% Change 1983-85	% Average 1977-85
Small							
0 - 2	Accounts	47,254	64.6	48,004	63.7	- 2.0	63.4
	Man-Years	42,765	6.1	43,049	5.8	- 3.3	5.9
3 - 9	Accounts	16,275	22.3	17,153	22.8	+ 3.2	23.1
	Man-Years	79,340	11.3	83,781	11.3	+ 1.8	11.8
10 - 19	Accounts	4,481	6.1	4,794	6.4	+ 4.9	6.4
	Man-Years	60,542	8.6	64,877	8.8	+ 3.5	9.0
20 - 39	Accounts	2,424	3.3	2,551	3.4	+ 3.0	3.5
	Man-Years	66,222	9.4	69,095	9.3	- 1.1	9.9
SUB-TOTAL	Accounts	70,434	96.4	72,502	96.2	- 0.3	96.3
	Man-Years	248,869	35.5	260,802	35.3	+ 0.9	36.5
Large							
40 - 99	Accounts	1,721	2.4	1,844	2.4	+ 9.1	2.4
	Man-Years	106,458	15.2	113,300	15.3	+ 7.7	15.0
100-249	Accounts	618	0.8	679	0.9	+12.5	0.8
	Man-Years	92,491	13.2	100,339	13.6	+6.3	13.4
250-599	Accounts	200	0.3	213	0.3	-	0.3
	Man-Years	73,892	10.5	78,449	10.6	- 0.9	10.9
600 +	Accounts	125	0.2	131	0.2	-	0.2
	Man-Years	179,916	25.6	186,356	25.2	- 8.0	24.2
SUB-TOTAL	Accounts	2,664	3.6	2,867	3.8	+ 8.6	3.7
	Man-Years	452,757	64.5	478,444	64.7	- 0.5	63.4
TOTAL	Accounts	73,098	100.0	75,369	100.0	+ 0.8	-
	Man-Years	701,626	100.0	739,246	100.0	+ 2.4	-

Notes:
1. Small employer is defined as one with 0-39 workers (i.e., man-years). Large employer is defined as one with more than 40 workers (i.e., man-years).
2. Total number of WCB accounts excludes self-insured (deposit) and personal coverage accounts.

SOURCE: Occupational Health & Safety Division Report WHOH6102, 1981-85. Man-years worked are estimated from wage and payroll data submitted by the employer to the WCB.

APPENDIX B

NUMBER AND PERCENT DISTRIBUTION OF LOST-TIME CLAIMS BY EMPLOYER SIZE, 1982 - 1985

SIZE CATEGORY	1982 #	1982 %	1983 #	1983 %	1984 #	1984 %	1985 #	1985 %
Small								
0-2 workers	5,059	10.9	4,822	12.4	5,171	13.0	5,409	12.1
3-9 workers	4,988	10.8	4,557	11.7	4,654	11.7	5,153	11.5
10-19 workers	4,175	9.0	3,383	8.7	3,664	9.2	4,051	9.0
20-39 workers	4,506	9.7	3,912	10.0	3,953	9.9	4,497	10.0
SUB-TOTAL	18,728	40.4	16,674	42.8	17,442	43.8	19,110	42.6
Large								
40-99 workers	7,360	15.9	6,018	15.4	6,195	15.5	7,446	16.6
100-249 workers	7,138	15.4	5,466	14.0	5,871	14.7	6,428	14.3
250-599 workers	4,325	9.3	3,231	8.2	3,041	7.6	3,952	8.8
600 + workers	8,738	18.9	7,642	19.6	7,306	18.3	7,879	17.6
SUB-TOTAL	27,561	59.5	22,357	57.2	22,413	56.2	25,705	57.4
GRAND TOTAL	46,289	100.0	39,031	100.0	39,855	100.0	44,815	100.0

Notes:

1. Lost-time claims include those claims where the workers was compensated for lost wages because the injury resulted in absence from work beyond the day of the accident.
2. Excludes employers with deposit and personal coverage accounts.

SOURCE: Occupational Health & Safety Division Report WHOH6102, 1982-85.

APPENDIX C

LOST-TIME CLAIM RATES (PER 100 MAN-YEARS) BY EMPLOYER SIZE, 1977 - 1985

Small	1977	1978	1979	1980	1981	1982	1983	1984	1985
0 - 2	7.7	8.0	10.4	13.8	12.4	11.6	11.1	12.0	12.5
3 - 9	5.9	5.8	7.2	6.8	6.0	6.0	5.6	5.8	6.1
10-19	7.1	7.1	8.0	7.5	7.2	6.4	5.5	6.0	6.2
20-39	7.5	7.9	8.5	8.2	7.3	6.5	5.7	5.9	6.5
Average	5.6	7.2	8.5	9.1	8.2	7.2	6.6	7.0	7.3
Large									
40-99	8.6	8.9	9.0	8.6	7.6	6.5	5.8	5.8	6.5
100-249	9.2	8.7	8.8	8.5	7.6	6.9	5.9	6.3	6.4
250-599	6.9	6.9	7.9	7.1	6.3	5.3	4.1	4.1	5.0
600 +	4.8	4.2	4.7	4.9	4.8	4.0	3.8	4.0	4.2
Average	7.4	7.2	7.6	7.3	6.6	5.4	4.8	5.0	5.4
Provincial Average	7.6	7.5	8.2	7.7	7.0	6.2	5.5	5.7	6.1

NOTES:

1. The lost-time rates for small employers should be regarded as a rough estimate of the true rate. Approximately 75%-80% of employers with accounts at the WCB return forms indicating their assessable payroll by the time the claim rate report is prepared. Large employers have a higher rate of returned forms than do small employers. Hence our estimates inflate the claim rate for small employers.

2. Lost-time claims include those claims where the worker was compensated for lost wages because the injury resulted in absence from work beyond the day of the accident.
3. Excludes employers with deposit and personal coverage accounts.

SOURCE: Occupational Health and Safety Division Report WHOH6102, 1977-85. Man-years worked are estimated from wage and payroll data submitted to the WCB.

APPENDIX D

NUMBER OF LARGE EMPLOYER ACCOUNTS BY INDUSTRY, 1978-85

INDUSTRY	1978		1979		1980		1981		1982		1983	
	#	%	#	%	#	%	#	%	#	%	#	%
Agriculture	15	0.6	13	0.5	10	0.3	13	0.4	11	0.4	10	0.4
Forestry	4	0.2	3	0.1	3	0.1	3	0.1	3	0.1	3	0.1
Mines, Quarries, Oil	231	9.5	249	9.5	275	9.6	271	8.8	250	8.7	238	9.0
Mfg.	445	18.3	479	18.2	517	18.0	546	17.7	478	16.6	423	16.1
Const.	372	15.3	430	16.3	440	15.3	464	15.0	379	13.2	268	10.2
Trans. Comm.,Util.	152	6.3	167	6.3	186	6.5	190	6.1	183	6.4	161	6.1
Trade	479	19.7	507	19.3	554	19.3	611	19.8	596	20.7	538	20.4
Service	646	26.5	685	26.0	779	27.1	873	28.2	868	30.2	875	33.2
Public Admin.	74	3.0	80	3.0	89	3.1	100	3.2	97	3.4	104	3.9
Finance	9	0.4	10	0.4	10	0.3	12	0.4	9	0.3	7	0.3
Other	10	0.4	7	0.3	8	0.3	8	0.3	4	0.1	6	0.2
Total	2,437	100.0	2,630	100.0	2,871	100.0	3,091	100.0	2,878	100.0	2,633	100.0

APPENDIX D, cont'd

NUMBER OF LARGE EMPLOYER ACCOUNTS BY INDUSTRY, 1978-1985

INDUSTRY	1984 #	1984 %	1985 #	1985 %	Aver.% 1978-85
Agriculture	11	0.4	16	0.6	0.5
Forestry	3	0.1	4	0.1	0.1
Mines, Quarries, Oil	249	9.3	280	9.8	9.3
Mfg.	431	16.2	490	17.1	17.3
Const.	216	8.1	221	7.7	12.6
Trans. Comm.,Util.	174	6.5	184	6.4	6.3
Trade	533	20.0	569	19.8	19.9
Service	927	34.8	991	34.6	30.1
Public Admin.	106	4.0	106	3.7	3.4
Finance	8	0.3	6	0.2	0.3
Other	-	-	-	-	-
Total	2,664	100.0	2,867	100.0	100.0

Notes:

1. Large employer is defined as one with 40 or more workers (i.e. man-years).

2. Total number of WCB accounts excludes self-insured (deposit) and personal coverage accounts.

SOURCE: Occupational Health & Safety Division Report WHOH6102, 1978-85.

APPENDIX E

FATALITIES INVESTIGATED BY EMPLOYER SIZE, 1977-85

Size of Employer	1977 #	1977 %	1978 #	1978 %	1979 #	1979 %	1980 #	1980 %
0 - 2 workers	3	5.8	5	11.1	11	15.5	11	16.2
3 - 9 workers	4	7.7	8	17.8	10	14.1	6	8.8
10 - 19 workers	6	11.5	5	11.1	8	11.3	7	10.3
20 - 39 workers	9	17.3	3	6.7	4	5.6	7	10.3
40 - 99 workers	13	25.0	10	22.2	6	8.5	12	17.6
100 - 249 workers	1	1.9	5	11.1	10	14.1	7	10.3
250 - 599 workers	8	15.4	4	8.9	10	14.1	11	16.2
600 + workers	4	7.7	5	11.1	11	15.5	7	10.3
TOTAL	48	100.0	45	100.0	70	100.0	68	100.0
Size unknown*	6		2		4		12	
GRAND TOTAL	54		47		74		80	

APPENDIX E, cont'd

FATALITIES INVESTIGATED BY EMPLOYER SIZE, 1977-85

1981		1982		1983		1984		1985		TOTAL	
#	%	#	%	#	%	#	%	#	%	#	%
5	9.3	6	10.5	7	19.4	7	19.4	5	13.2	60	13.3
4	7.4	8	14.0	6	16.6	5	13.9	5	13.2	56	12.4
4	7.4	6	10.5	2	5.5	4	11.1	3	7.9	45	10.0
14	25.9	7	12.3	4	11.1	4	11.1	8	21.1	60	13.3
5	9.3	15	26.3	4	11.1	4	11.1	5	13.2	74	16.4
4	7.4	5	8.8	4	11.1	6	16.7	5	13.2	47	10.4
8	14.8	2	3.5	2	5.6	2	5.6	2	5.3	49	10.8
10	18.5	8	14.0	7	19.4	7	11.1	5	13.2	61	13.4
54	100.0	57	100.0	36	100.0	36	100.0	38	100.0	452	100.0
8		8		3		2		1		46**	
62		65		39		38		39		498	

* Includes self-insured accounts.

** Size categories could not be determined for 46 fatalities because the employer had no account with the WCB, the WCB account was closed or no record of the employer size could be located.

SOURCE: 1. Occupational Health & Safety Fatality Investigation Data Base, 1977-85.

2. Occupational Health & Safety Division microfiche for data from 1977-79.